HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: October 2015

Housing market intelligence you can count on

Canada

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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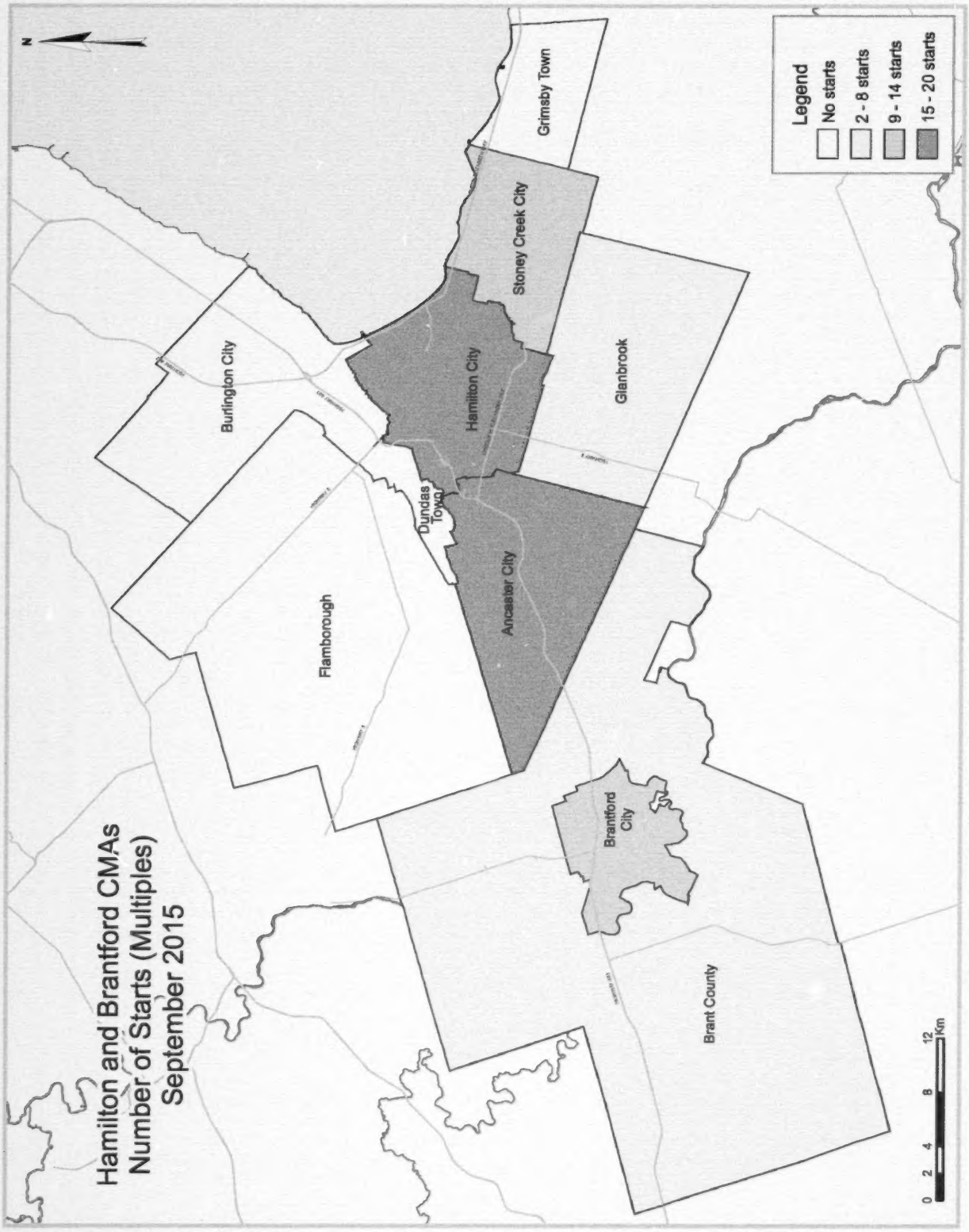
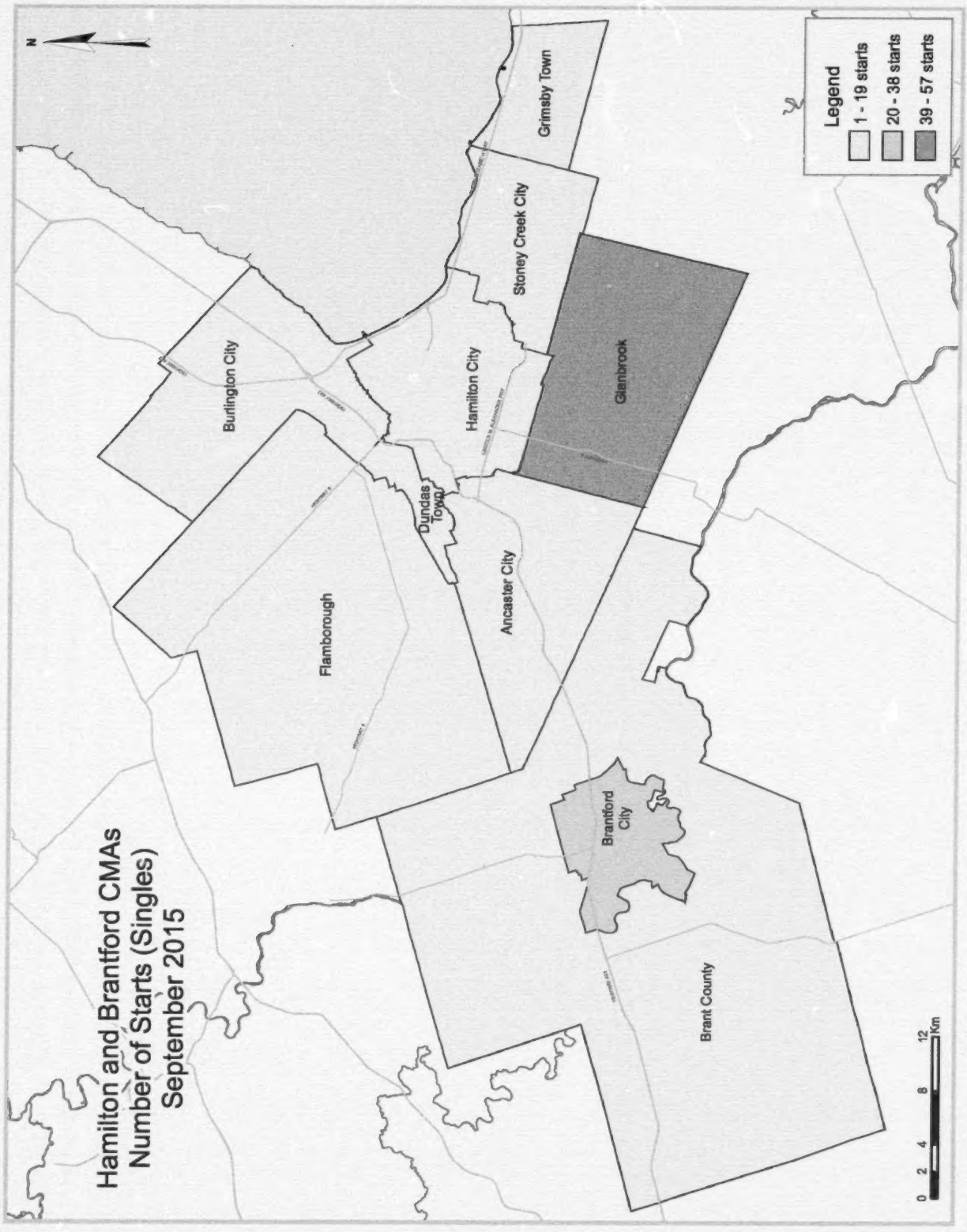
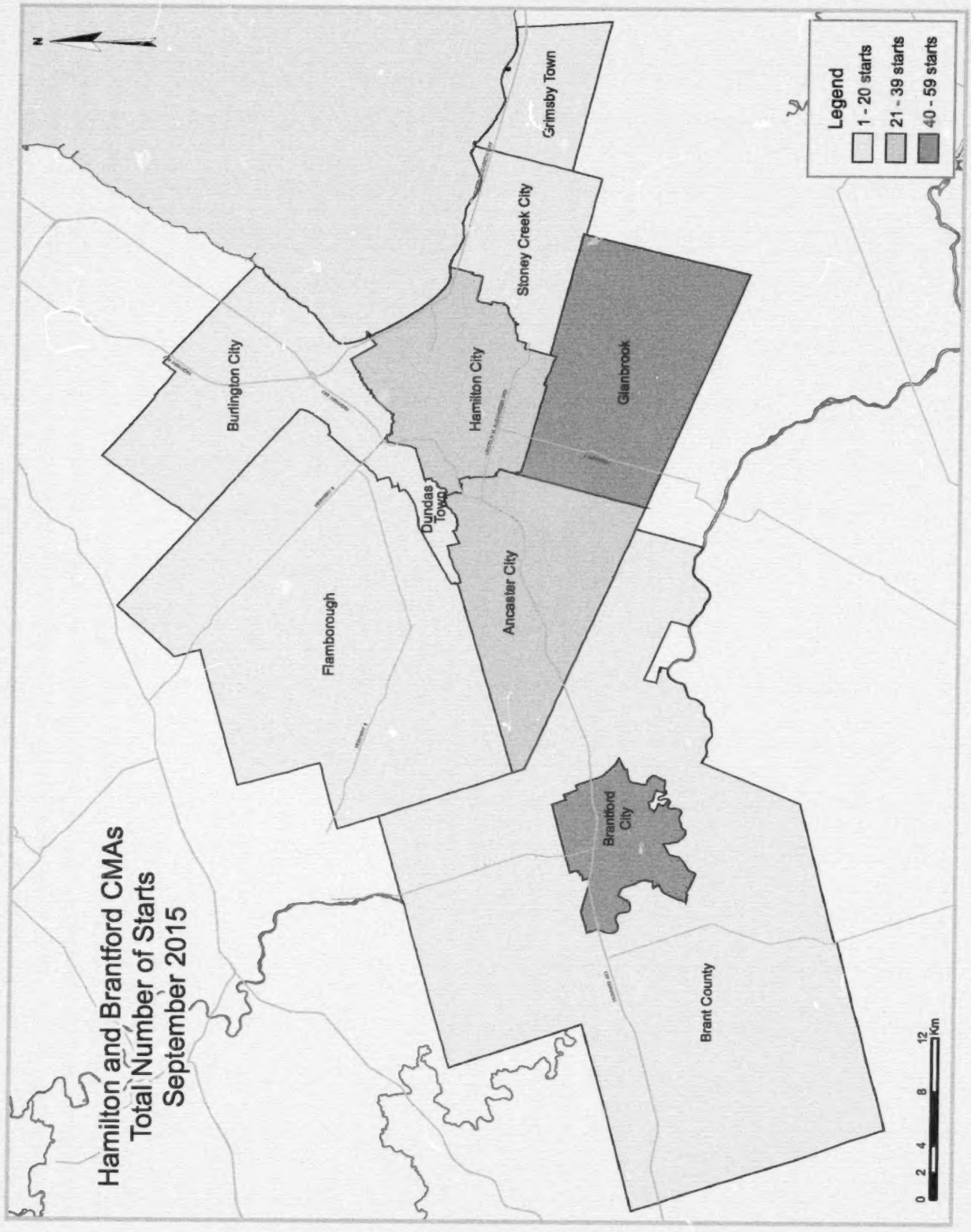
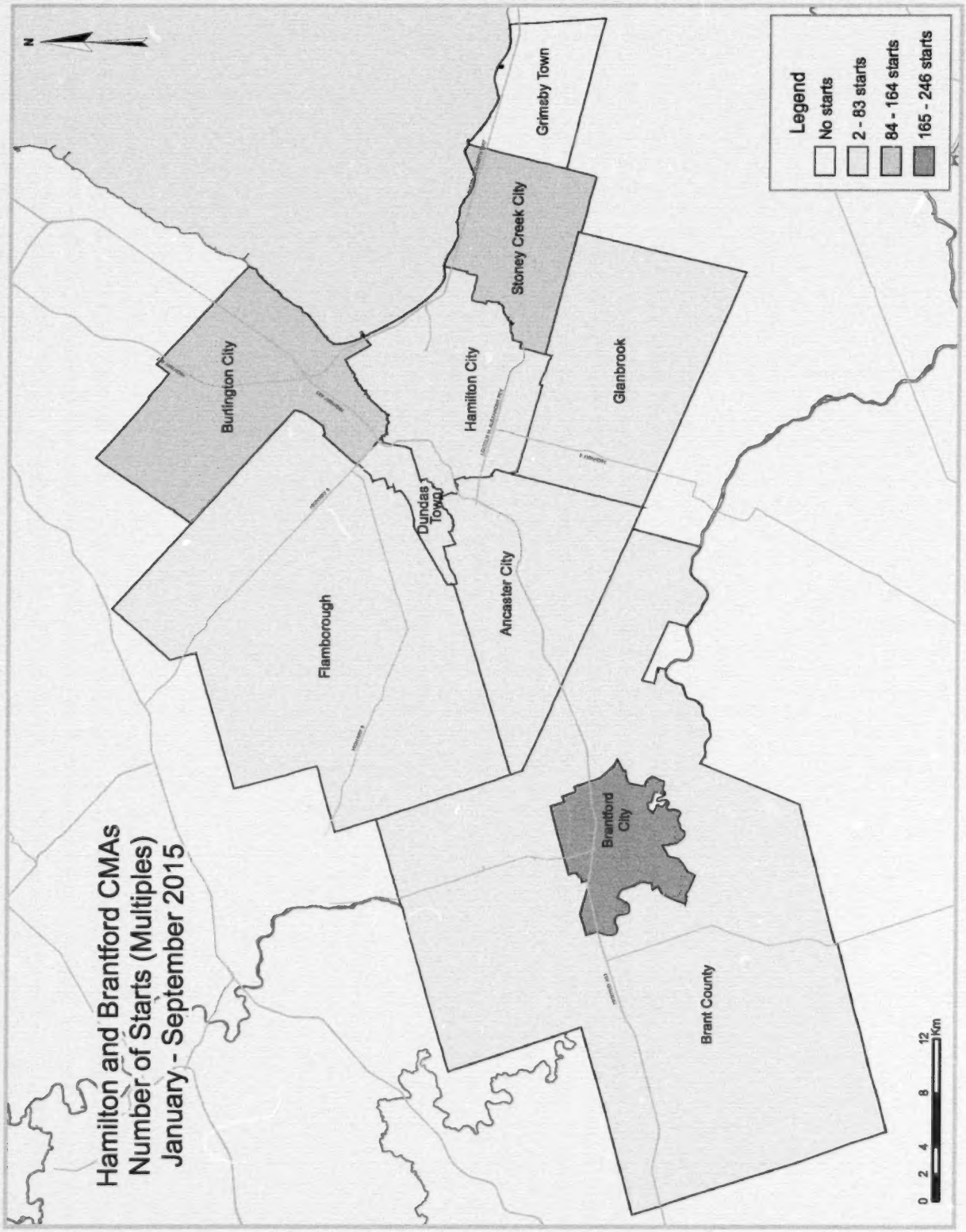
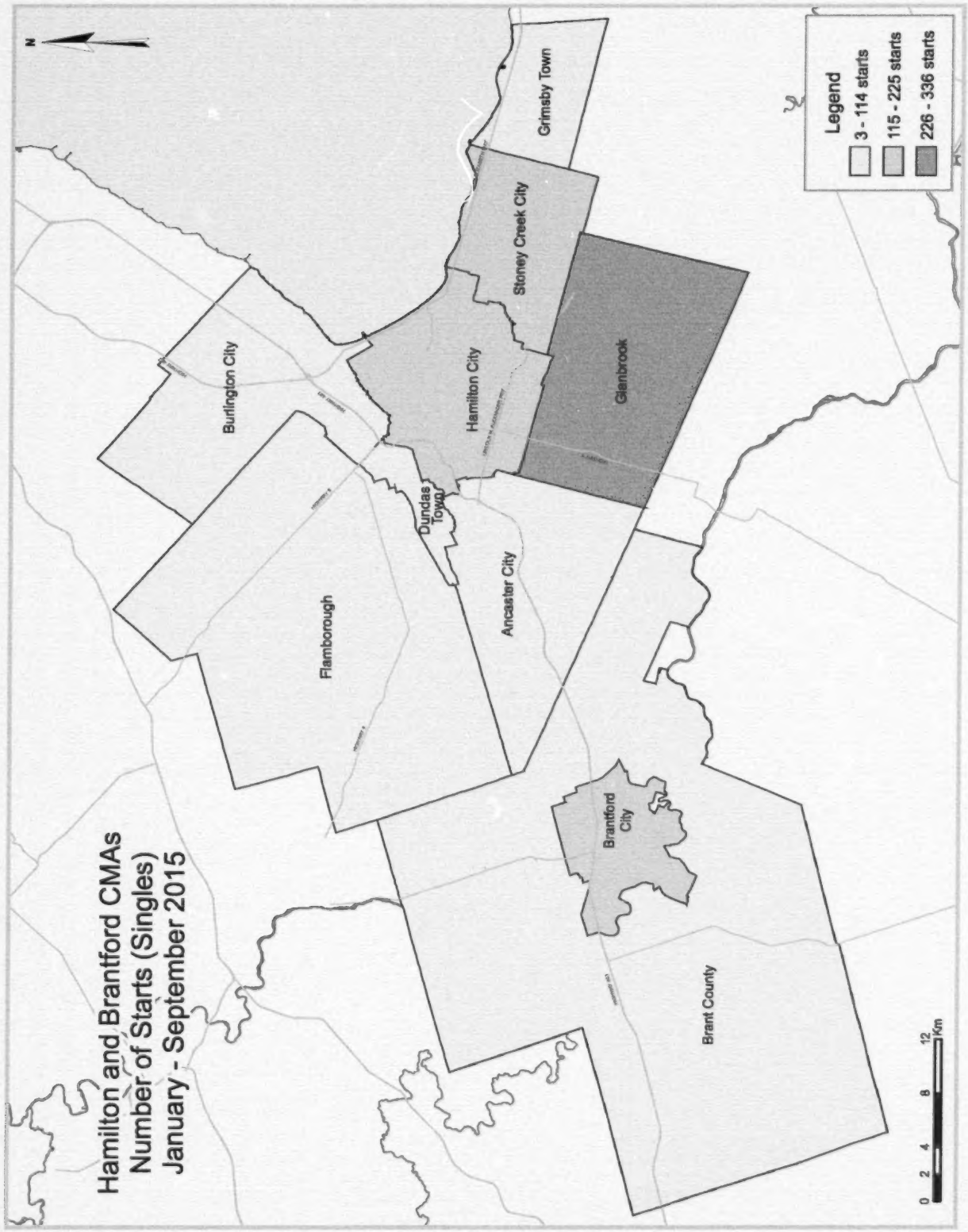
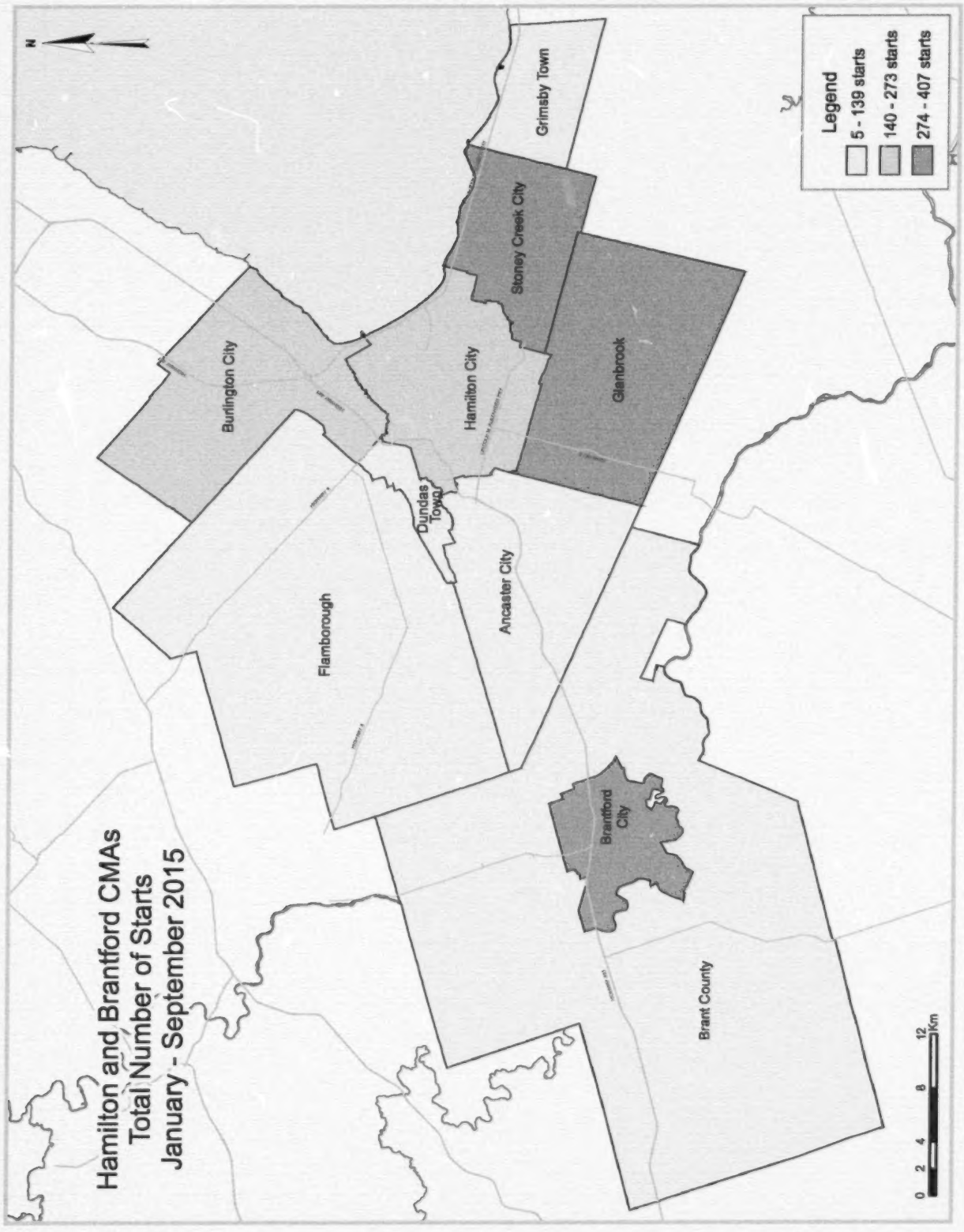

Hamilton and Brantford CMAs
Number of Starts (Multiples)
September 2015
N
Legend
No starts
2 - 8 starts
9 - 14 starts
15 - 20 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
September 2015
N
Legend
1 - 19 starts
20 - 38 starts
39 - 57 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
September 2015
N
Legend
1 - 20 starts
21 - 39 starts
40 - 59 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - September 2015
N
Legend
No starts
2 - 83 starts
84 - 164 starts
165 - 246 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - September 2015
N
Legend
3 - 114 starts
115 - 225 starts
226 - 336 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - September 2015
N
Legend
5 - 139 starts
140 - 273 starts
274 - 407 starts
Grimsby Town
Stoney Creek City
Glanbrook
Burlington City
Hamilton City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12
Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) September 2015		
Hamilton CMA[1]	August 2015	September 2015
Trend[2]	1,826	2,059
SAAR	1,892	1,860
	September 2014	September 2015
Actual		
September - Single-Detached	95	119
September - Multiples	310	49
September - Total	405	168
January to September - Single-Detached	886	894
January to September - Multiples	1,371	442
January to September - Total	2,257	1,336

Table 1b: Housing Starts (SAAR and Trend) September 2015		
Brantford CMA[1]	August 2015	September 2015
Trend[2]	915	903
SAAR	685	707
	September 2014	September 2015
Actual		
September - Single-Detached	23	42
September - Multiples	7	18
September - Total	30	60
January to September - Single-Detached	178	223
January to September - Multiples	104	308
January to September - Total	282	531

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
September 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2015	119	8	30	0	0	11	0	0	168
September 2014	95	14	110	0	31	155	0	0	405
% Change	25.3	-42.9	-72.7	n/a	-100.0	-92.9	n/a	n/a	-58.5
Year-to-date 2015	892	18	280	2	44	98	2	0	1,336
Year-to-date 2014	880	76	620	6	219	336	0	120	2,257
% Change	1.4	-76.3	-54.8	-66.7	-79.9	-70.8	n/a	-100.0	-40.8
UNDER CONSTRUCTION									
September 2015	737	16	309	1	57	305	146	279	1,850
September 2014	800	88	617	2	288	733	182	477	3,187
% Change	-7.9	-81.8	-49.9	-50.0	-80.2	-58.4	-19.8	-41.5	-42.0
COMPLETIONS									
September 2015	135	2	80	1	5	0	0	0	223
September 2014	54	4	54	3	0	0	0	0	115
% Change	150.0	-50.0	48.1	-66.7	n/a	n/a	n/a	n/a	93.9
Year-to-date 2015	822	102	581	5	195	301	38	160	2,204
Year-to-date 2014	699	72	305	14	229	286	0	2	1,607
% Change	17.6	41.7	90.5	-64.3	-14.8	5.2	n/a	**	37.1
COMPLETED & NOT ABSORBED									
September 2015	84	1	112	0	55	73	n/a	n/a	325
September 2014	59	1	14	2	5	0	n/a	n/a	81
% Change	42.4	0.0	**	-100.0	**	n/a	n/a	n/a	**
ABSORBED									
September 2015	128	1	65	1	0	0	n/a	n/a	195
September 2014	51	4	49	3	0	10	n/a	n/a	117
% Change	151.0	-75.0	32.7	-66.7	n/a	-100.0	n/a	n/a	66.7
Year-to-date 2015	801	102	480	7	145	231	n/a	n/a	1,766
Year-to-date 2014	711	77	294	14	231	286	n/a	n/a	1,613
% Change	12.7	32.5	63.3	-50.0	-37.2	-19.2	n/a	n/a	9.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
September 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2015	42	2	16	0	0	0	0	0	60
September 2014	21	0	0	2	7	0	0	0	30
% Change	100.0	n/a	n/a	-100.0	-100.0	n/a	n/a	n/a	100.0
Year-to-date 2015	222	12	131	1	12	0	0	153	531
Year-to-date 2014	166	2	16	12	48	0	8	30	282
% Change	33.7	**	**	-91.7	-75.0	n/a	-100.0	**	88.3
UNDER CONSTRUCTION									
September 2015	137	14	94	0	24	0	8	153	430
September 2014	145	6	22	10	72	0	8	30	293
% Change	-5.5	133.3	**	-100.0	-66.7	n/a	0.0	**	46.8
COMPLETIONS									
September 2015	22	0	6	0	0	0	0	54	82
September 2014	19	0	0	1	0	0	0	0	20
% Change	15.8	n/a	n/a	-100.0	n/a	n/a	n/a	n/a	**
Year-to-date 2015	229	2	38	6	30	0	3	58	366
Year-to-date 2014	184	6	18	2	38	0	6	0	254
% Change	24.5	-66.7	111.1	200.0	-21.1	n/a	-50.0	n/a	44.1
COMPLETED & NOT ABSORBED									
September 2015	21	2	5	0	10	0	n/a	n/a	68
September 2014	19	0	0	0	9	0	n/a	n/a	28
% Change	10.5	n/a	n/a	n/a	11.1	n/a	n/a	n/a	142.9
ABSORBED									
September 2015	23	0	7	0	0	0	n/a	n/a	54
September 2014	21	0	0	1	1	0	n/a	n/a	23
% Change	9.5	n/a	n/a	-100.0	-100.0	n/a	n/a	n/a	134.8
Year-to-date 2015	234	0	33	7	30	0	n/a	n/a	331
Year-to-date 2014	191	6	34	2	43	0	n/a	n/a	283
% Change	22.5	-100.0	-2.9	**	-30.2	n/a	n/a	n/a	17.0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
September 2015	85	8	30	0	0	11	0	0	134
September 2014	70	14	91	0	3	155	0	0	333
Former Hamilton City									
September 2015	12	6	0	0	0	11	0	0	29
September 2014	13	10	0	0	0	155	0	0	178
Stoney Creek City									
September 2015	5	0	10	0	0	0	0	0	15
September 2014	36	4	52	0	0	0	0	0	92
Ancaster City									
September 2015	5	0	20	0	0	0	0	0	25
September 2014	11	0	0	0	0	0	0	0	11
Dundas Town									
September 2015	1	0	0	0	0	0	0	0	1
September 2014	1	0	0	0	0	0	0	0	1
Flamborough									
September 2015	5	0	0	0	0	0	0	0	5
September 2014	4	0	10	0	3	0	0	0	17
Glanbrook									
September 2015	57	2	0	0	0	0	0	0	59
September 2014	5	0	29	0	0	0	0	0	34
City of Burlington									
September 2015	19	0	0	0	0	0	0	0	19
September 2014	11	0	19	0	28	0	0	0	58
Grimsby									
September 2015	15	0	0	0	0	0	0	0	15
September 2014	14	0	0	0	0	0	0	0	14
Hamilton CMA									
September 2015	119	8	30	0	0	11	0	0	168
September 2014	95	14	110	0	31	155	0	0	405
Brant County									
September 2015	12	2	4	0	0	0	0	0	18
September 2014	9	0	0	2	7	0	0	0	18
Brantford City									
September 2015	30	0	12	0	0	0	0	0	42
September 2014	12	0	0	0	0	0	0	0	12
Brantford CMA									
September 2015	42	2	16	0	0	0	0	0	60
September 2014	21	0	0	2	7	0	0	0	30

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
September 2015	619	12	278	0	18	172	146	120	1,365
September 2014	610	84	447	0	202	386	182	170	2,081
Former Hamilton City									
September 2015	121	8	31	0	0	172	132	120	584
September 2014	145	50	42	0	38	280	168	170	893
Stoney Creek City									
September 2015	137	0	115	0	11	0	14	0	277
September 2014	189	34	103	0	54	64	14	0	458
Ancaster City									
September 2015	53	0	36	0	0	0	0	0	89
September 2014	116	0	30	0	0	39	0	0	185
Dundas Town									
September 2015	3	2	0	0	0	0	0	0	5
September 2014	6	0	0	0	0	0	0	0	6
Flamborough									
September 2015	19	0	37	0	0	0	0	0	56
September 2014	34	0	83	0	31	3	0	0	151
Glanbrook									
September 2015	286	2	59	0	7	0	0	0	354
September 2014	120	0	189	0	79	0	0	0	388
City of Burlington									
September 2015	80	4	31	0	39	133	0	155	442
September 2014	70	4	27	0	67	314	0	307	789
Grimsby									
September 2015	38	0	0	1	0	0	0	4	43
September 2014	120	0	143	2	19	33	0	0	317
Hamilton CMA									
September 2015	737	16	309	1	57	305	146	279	1,850
September 2014	800	88	617	2	288	733	182	477	3,187
Brant County									
September 2015	49	12	26	0	0	0	8	0	95
September 2014	72	4	0	10	25	0	0	0	111
Brantford City									
September 2015	88	2	68	0	24	0	0	153	335
September 2014	73	2	22	0	47	0	8	30	182
Brantford CMA									
September 2015	137	14	94	0	24	0	8	153	430
September 2014	145	6	22	10	72	0	8	30	293

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
September 2015	107	0	80	0	5	0	0	0	192
September 2014	46	4	43	0	0	0	0	0	93
Former Hamilton City									
September 2015	22	0	0	0	0	0	0	0	22
September 2014	4	4	3	0	0	0	0	0	11
Stoney Creek City									
September 2015	40	0	61	0	5	0	0	0	106
September 2014	3	0	0	0	0	0	0	0	3
Ancaster City									
September 2015	4	0	0	0	0	0	0	0	4
September 2014	0	0	0	0	0	0	0	0	0
Dundas Town									
September 2015	0	0	0	0	0	0	0	0	0
September 2014	0	0	0	0	0	0	0	0	0
Flamborough									
September 2015	1	0	19	0	0	0	0	0	20
September 2014	13	0	0	0	0	0	0	0	13
Glanbrook									
September 2015	40	0	0	0	0	0	0	0	40
September 2014	26	0	40	0	0	0	0	0	66
City of Burlington									
September 2015	28	2	0	0	0	0	0	0	30
September 2014	4	0	0	0	0	0	0	0	4
Grimsby									
September 2015	0	0	0	1	0	0	0	0	1
September 2014	4	0	11	3	0	0	0	0	18
Hamilton CMA									
September 2015	135	2	80	1	5	0	0	0	223
September 2014	54	4	54	3	0	0	0	0	115
Brant County									
September 2015	10	0	0	0	0	0	0	0	10
September 2014	3	0	0	1	0	0	0	0	4
Brantford City									
September 2015	12	0	6	0	0	0	0	54	72
September 2014	16	0	0	0	0	0	0	0	16
Brantford CMA									
September 2015	22	0	6	0	0	0	0	54	82
September 2014	19	0	0	1	0	0	0	0	20

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
September 2015	72	0	87	0	55	15	n/a	n/a	229
September 2014	45	1	2	0	5	0	n/a	n/a	53
Former Hamilton City									
September 2015	8	0	2	0	0	12	n/a	n/a	22
September 2014	4	0	1	0	0	0	n/a	n/a	5
Stoney Creek City									
September 2015	28	0	66	0	38	0	n/a	n/a	132
September 2014	10	1	0	0	0	0	n/a	n/a	11
Ancaster City									
September 2015	12	0	0	0	0	0	n/a	n/a	12
September 2014	10	0	0	0	0	0	n/a	n/a	10
Dundas Town									
September 2015	0	0	0	0	0	0	n/a	n/a	0
September 2014	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
September 2015	1	0	0	0	0	3	n/a	n/a	4
September 2014	1	0	0	0	0	0	n/a	n/a	1
Glanbrook									
September 2015	23	0	19	0	17	0	n/a	n/a	59
September 2014	20	0	1	0	5	0	n/a	n/a	26
City of Burlington									
September 2015	10	1	0	0	0	58	n/a	n/a	69
September 2014	8	0	0	0	0	0	n/a	n/a	8
Grimsby									
September 2015	2	0	25	0	0	0	n/a	n/a	27
September 2014	6	0	12	2	0	0	n/a	n/a	20
Hamilton CMA									
September 2015	84	1	112	0	55	73	n/a	n/a	325
September 2014	59	1	14	2	5	0	n/a	n/a	81
Brant County									
September 2015	4	0	0	0	1	0	n/a	n/a	5
September 2014	7	0	0	0	1	0	n/a	n/a	8
Brantford City									
September 2015	17	2	5	0	9	0	n/a	n/a	33
September 2014	12	0	0	0	8	0	n/a	n/a	20
Brantford CMA									
September 2015	21	2	5	0	10	0	n/a	n/a	38
September 2014	19	0	0	0	9	0	n/a	n/a	28

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
September 2015	97	0	62	0	0	0	n/a	n/a	159
September 2014	47	4	45	0	0	0	n/a	n/a	96
Former Hamilton City									
September 2015	17	0	0	0	0	0	n/a	n/a	17
September 2014	3	4	3	0	0	0	n/a	n/a	10
Stoney Creek City									
September 2015	38	0	23	0	0	0	n/a	n/a	61
September 2014	7	0	0	0	0	0	n/a	n/a	7
Ancaster City									
September 2015	2	0	3	0	0	0	n/a	n/a	5
September 2014	0	0	0	0	0	0	n/a	n/a	0
Dundas Town									
September 2015	0	0	0	0	0	0	n/a	n/a	0
September 2014	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
September 2015	1	0	19	0	0	0	n/a	n/a	20
September 2014	14	0	2	0	0	0	n/a	n/a	16
Glanbrook									
September 2015	39	0	17	0	0	0	n/a	n/a	56
September 2014	23	0	40	0	0	0	n/a	n/a	63
City of Burlington									
September 2015	30	1	3	0	0	0	n/a	n/a	34
September 2014	3	0	0	0	0	10	n/a	n/a	13
Grimsby									
September 2015	1	0	0	1	0	0	n/a	n/a	2
September 2014	1	0	4	3	0	0	n/a	n/a	8
Hamilton CMA									
September 2015	128	1	65	1	0	0	n/a	n/a	195
September 2014	51	4	49	3	0	10	n/a	n/a	117
Brant County									
September 2015	12	0	0	0	0	0	n/a	n/a	12
September 2014	4	0	0	1	0	0	n/a	n/a	5
Brantford City									
September 2015	11	0	7	0	0	0	n/a	n/a	18
September 2014	17	0	0	0	1	0	n/a	n/a	18
Brantford CMA									
September 2015	23	0	7	0	0	0	n/a	n/a	30
September 2014	21	0	0	1	1	0	n/a	n/a	23

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA 2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type September 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	% Change
Hamilton CMA	119	95	8	14	30	141	11	155	168	405	-58.5
City of Hamilton	85	70	8	14	30	94	11	155	134	333	-59.8
Former Hamilton City	12	13	6	10	0	0	11	155	29	178	-83.7
Stoney Creek City	5	36	0	4	10	52	0	0	15	92	-83.7
Ancaster City	5	11	0	0	20	0	0	0	25	11	127.3
Dundas Town	1	1	0	0	0	0	0	0	1	1	0.0
Flamborough	5	4	0	0	0	13	0	0	5	17	-70.6
Glanbrook	57	5	2	0	0	29	0	0	59	34	73.5
City of Burlington	19	11	0	0	0	47	0	0	19	58	-67.2
Grimsby	15	14	0	0	0	0	0	0	15	14	7.1
Brantford CMA	42	23	2	0	16	7	0	0	60	30	100.0
Brant County	12	11	2	0	4	7	0	0	18	18	0.0
Brantford City	30	12	0	0	12	0	0	0	42	12	**

Table 2.1: Starts by Submarket and by Dwelling Type January - September 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Hamilton CMA	894	886	20	76	324	839	98	456	1,336	2,257	-40.8
City of Hamilton	798	709	16	76	281	580	11	345	1106	1710	-35.3
Former Hamilton City	163	175	10	40	31	65	11	281	215	561	-61.7
Stoney Creek City	207	217	2	34	151	151	0	64	360	466	-22.7
Ancaster City	63	134	0	0	36	30	0	0	99	164	-39.6
Dundas Town	3	3	2	0	0	0	0	0	5	3	66.7
Flamborough	26	27	0	0	31	114	0	0	57	141	-59.6
Glanbrook	336	153	2	2	32	220	0	0	370	375	-1.3
City of Burlington	56	47	4	0	43	81	87	78	190	206	-7.8
Grimsby	40	130	0	0	0	178	0	33	40	341	-88.3
Brantford CMA	223	178	12	2	143	72	153	30	531	282	88.3
Brant County	62	93	10	2	52	29	0	0	124	124	0.0
Brantford City	161	85	2	0	91	43	153	30	407	158	157.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014
Hamilton CMA	30	141	0	0	11	155	0	0
City of Hamilton	30	94	0	0	11	155	0	0
Former Hamilton City	0	0	0	0	11	155	0	0
Stoney Creek City	10	52	0	0	0	0	0	0
Ancaster City	20	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	13	0	0	0	0	0	0
Glanbrook	0	29	0	0	0	0	0	0
City of Burlington	0	47	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	16	7	0	0	0	0	0	0
Brant County	4	7	0	0	0	0	0	0
Brantford City	12	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	324	839	0	0	98	336	0	120
City of Hamilton	281	580	0	0	11	225	0	120
Former Hamilton City	31	65	0	0	11	161	0	120
Stoney Creek City	151	151	0	0	0	64	0	0
Ancaster City	36	30	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	31	114	0	0	0	0	0	0
Glanbrook	32	220	0	0	0	0	0	0
City of Burlington	43	81	0	0	87	78	0	0
Grimsby	0	178	0	0	0	33	0	0
Brantford CMA	143	64	0	8	0	0	153	30
Brant County	52	29	0	0	0	0	0	0
Brantford City	91	35	0	8	0	0	153	30

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014
Hamilton CMA	157	219	11	186	0	0	168	405
City of Hamilton	123	175	11	158	0	0	134	333
Former Hamilton City	18	23	11	155	0	0	29	178
Stoney Creek City	15	92	0	0	0	0	15	92
Ancaster City	25	11	0	0	0	0	25	11
Dundas Town	1	1	0	0	0	0	1	1
Flamborough	5	14	0	3	0	0	5	17
Glanbrook	59	34	0	0	0	0	59	34
City of Burlington	19	30	0	28	0	0	19	58
Grimsby	15	14	0	0	0	0	15	14
Brantford CMA	60	21	0	9	0	0	60	30
Brant County	18	9	0	9	0	0	18	18
Brantford City	42	12	0	0	0	0	42	12

Table 2.5: Starts by Submarket and by Intended Market January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	1,190	1,576	144	561	2	120	1,336	2,257
City of Hamilton	1,074	1,232	30	358	2	120	1,106	1,710
Former Hamilton City	202	280	11	161	2	120	215	561
Stoney Creek City	341	354	19	112	0	0	360	466
Ancaster City	99	164	0	0	0	0	99	164
Dundas Town	5	3	0	0	0	0	5	3
Flamborough	57	110	0	31	0	0	57	141
Glanbrook	370	321	0	54	0	0	370	375
City of Burlington	78	73	112	133	0	0	190	206
Grimsby	38	271	2	70	0	0	40	341
Brantford CMA	365	184	13	60	153	38	531	282
Brant County	123	83	1	41	0	0	124	124
Brantford City	242	101	12	19	153	38	407	158

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	% Change
Hamilton CMA	136	57	2	4	85	54	0	0	223	115	93.9
City of Hamilton	107	46	0	4	85	43	0	0	192	93	106.5
Former Hamilton City	22	4	0	4	0	3	0	0	22	11	100.0
Stoney Creek City	40	3	0	0	66	0	0	0	106	3	**
Ancaster City	4	0	0	0	0	0	0	0	4	0	n/a
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	1	13	0	0	19	0	0	0	20	13	53.8
Glanbrook	40	26	0	0	0	40	0	0	40	66	-39.4
City of Burlington	28	4	2	0	0	0	0	0	30	4	**
Grimsby	1	7	0	0	0	11	0	0	1	18	-94.4
Brantford CMA	22	20	0	0	6	0	54	0	82	20	**
Brant County	10	4	0	0	0	0	0	0	10	4	150.0
Brantford City	12	16	0	0	6	0	54	0	72	16	**

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Hamilton CMA	827	713	104	72	812	528	461	294	2204	1607	37.1
City of Hamilton	666	612	102	64	587	320	225	84	1580	1080	46.3
Former Hamilton City	137	151	56	22	66	46	121	76	380	295	28.8
Stoney Creek City	232	87	42	34	256	42	65	0	595	163	**
Ancaster City	81	159	0	0	42	32	39	6	162	197	-17.8
Dundas Town	3	4	0	0	0	0	0	0	3	4	-25.0
Flamborough	89	42	4	6	82	24	0	2	175	74	136.5
Glanbrook	124	169	0	2	141	176	0	0	265	347	-23.6
City of Burlington	84	64	2	8	69	77	203	210	358	359	-0.3
Grimsby	77	37	0	0	156	131	33	0	266	168	58.3
Brantford CMA	235	187	2	6	71	61	58	0	366	254	44.1
Brant County	69	77	0	0	20	21	0	0	89	98	-9.2
Brantford City	166	110	2	6	51	40	58	0	277	156	77.6

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014
Hamilton CMA	85	54	0	0	0	0	0	0
City of Hamilton	85	43	0	0	0	0	0	0
Former Hamilton City	0	3	0	0	0	0	0	0
Stoney Creek City	66	0	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	19	0	0	0	0	0	0	0
Glanbrook	0	40	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	11	0	0	0	0	0	0
Brantford CMA	6	0	0	0	0	0	54	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	6	0	0	0	0	0	54	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	776	528	36	0	301	292	160	2
City of Hamilton	551	320	36	0	213	82	12	2
Former Hamilton City	30	46	36	0	119	76	2	0
Stoney Creek City	256	42	0	0	55	0	10	0
Ancaster City	42	32	0	0	39	6	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	82	24	0	0	0	0	0	2
Glanbrook	141	176	0	0	0	0	0	0
City of Burlington	69	77	0	0	88	210	115	0
Grimsby	156	131	0	0	0	0	33	0
Brantford CMA	68	56	3	5	0	0	58	0
Brant County	20	21	0	0	0	0	0	0
Brantford City	48	35	3	5	0	0	58	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014	Sept 2015	Sept 2014
Hamilton CMA	217	112	6	3	0	0	223	115
City of Hamilton	187	93	5	0	0	0	192	93
Former Hamilton City	22	11	0	0	0	0	22	11
Stoney Creek City	101	3	5	0	0	0	106	3
Ancaster City	4	0	0	0	0	0	4	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	20	13	0	0	0	0	20	13
Glanbrook	40	66	0	0	0	0	40	66
City of Burlington	30	4	0	0	0	0	30	4
Grimsby	0	15	1	3	0	0	1	18
Brantford CMA	28	19	0	1	54	0	82	20
Brant County	10	3	0	1	0	0	10	4
Brantford City	18	16	0	0	54	0	72	16

Table 3.5: Completions by Submarket and by Intended Market January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	1,505	1,076	501	529	198	2	2,204	1,607
City of Hamilton	1,181	910	349	168	50	2	1,580	1,080
Former Hamilton City	207	198	133	97	40	0	380	295
Stoney Creek City	468	155	117	8	10	0	595	163
Ancaster City	123	195	39	2	0	0	162	197
Dundas Town	3	4	0	0	0	0	3	4
Flamborough	172	60	3	12	0	2	175	74
Glanbrook	208	298	57	49	0	0	265	347
City of Burlington	115	87	128	272	115	0	358	359
Grimsby	209	79	24	89	33	0	266	168
Brantford CMA	269	208	36	40	61	6	366	254
Brant County	79	78	10	20	0	0	89	98
Brantford City	190	130	26	20	61	6	277	156

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
September 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
September 2015	8	8.2	18	18.6	18	18.6	31	32.0	22	22.7	97	940,000	461,757
September 2014	4	8.5	4	8.5	7	14.9	15	31.9	17	36.2	47	-	483,052
Year-to-date 2015	65	10.2	113	17.8	61	9.6	164	25.8	232	36.5	635	480,000	497,560
Year-to-date 2014	64	10.5	64	10.5	127	20.8	126	20.6	230	37.6	611	475,000	492,642
Former Hamilton City													
September 2015	4	23.5	3	17.6	1	5.9	8	47.1	1	5.9	17	-	-
September 2014	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
Year-to-date 2015	18	13.7	24	18.3	14	10.7	53	40.5	22	16.8	131	-	-
Year-to-date 2014	7	4.6	25	16.4	60	39.5	26	17.1	34	22.4	152	-	455,450
Stoney Creek City													
September 2015	0	0.0	7	18.4	4	10.5	13	34.2	14	36.8	38	-	-
September 2014	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	-	-
Year-to-date 2015	14	6.7	32	15.2	17	8.1	43	20.5	104	49.5	210	490,000	515,520
Year-to-date 2014	8	8.2	7	7.1	13	13.3	8	8.2	62	63.3	98	-	467,528
Ancaster City													
September 2015	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
September 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	4	4.9	0	0.0	3	3.7	14	17.1	61	74.4	82	555,000	639,037
Year-to-date 2014	2	1.3	12	7.5	21	13.2	38	23.9	86	54.1	159	-	532,258
Dundas Town													
September 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
September 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
Year-to-date 2014	0	0.0	0	0.0	1	25.0	0	0.0	3	75.0	4	-	-
Flamborough													
September 2015	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
September 2014	0	0.0	1	7.1	0	0.0	8	57.1	5	35.7	14	-	496,693
Year-to-date 2015	14	15.4	33	36.3	3	3.3	24	26.4	17	18.7	91	-	352,007
Year-to-date 2014	3	8.1	2	5.4	0	0.0	8	21.6	24	64.9	37	-	496,693
Glanbrook													
September 2015	4	10.3	8	20.5	13	33.3	9	23.1	5	12.8	39	-	-
September 2014	4	17.4	3	13.0	7	30.4	7	30.4	2	8.7	23	-	421,000
Year-to-date 2015	15	12.7	24	20.3	24	20.3	29	24.6	26	22.0	118	-	451,493
Year-to-date 2014	44	27.3	18	11.2	32	19.9	46	28.6	21	13.0	161	-	403,900
City of Burlington													
September 2015	0	0.0	0	0.0	0	0.0	0	0.0	30	100.0	30	-	-
September 2014	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	80	100.0	80	-	1,499,230
Year-to-date 2014	1	1.6	1	1.6	0	0.0	0	0.0	62	96.9	64	717,500	1,445,311
Grimsby													
September 2015	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	-	-
September 2014	0	0.0	0	0.0	1	33.3	0	0.0	2	66.7	3	-	-
Year-to-date 2015	9	10.2	22	25.0	21	23.9	17	19.3	19	21.6	88	-	440,289
Year-to-date 2014	3	9.4	4	12.5	7	21.9	9	28.1	9	28.1	32	445,000	450,575

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
September 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
September 2015	8	6.2	18	14.0	18	14.0	33	25.6	52	40.3	129	490,000	621,931
September 2014	4	7.5	4	7.5	8	15.1	15	28.3	22	41.5	53	485,000	502,889
Year-to-date 2015	74	9.2	135	16.8	82	10.2	181	22.5	331	41.2	803	490,000	569,578
Year-to-date 2014	68	9.6	69	9.8	134	19.0	135	19.1	301	42.6	707	485,000	559,781

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
September 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
September 2015	2	16.7	0	0.0	1	8.3	2	16.7	7	58.3	12	1,075,000	550,000
September 2014	5	100.0	0	0.0	0	0.0	0	0.0	0	0.0	5	--	--
Year-to-date 2015	9	11.8	6	7.9	10	13.2	9	11.8	42	55.3	76	550,000	531,905
Year-to-date 2014	11	14.5	10	13.2	7	9.2	8	10.5	40	52.6	76	565,000	536,339
Brantford City													
September 2015	5	45.5	3	27.3	1	9.1	1	9.1	1	9.1	11	750,000	384,182
September 2014	6	35.3	11	64.7	0	0.0	0	0.0	0	0.0	17	-	349,688
Year-to-date 2015	47	29.0	39	24.1	27	16.7	29	17.9	20	12.3	162	400,000	401,860
Year-to-date 2014	47	40.2	64	54.7	3	2.6	1	0.9	2	1.7	117	367,500	348,781
Brantford CMA													
September 2015	7	30.4	3	13.0	2	8.7	3	13.0	8	34.8	23	425,000	470,696
September 2014	11	50.0	11	50.0	0	0.0	0	0.0	0	0.0	22	352,500	337,258
Year-to-date 2015	56	23.5	45	18.9	37	15.5	38	16.0	62	26.1	238	425,000	443,389
Year-to-date 2014	58	30.1	74	38.3	10	5.2	9	4.7	42	21.8	193	380,000	418,959

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units September 2015						
Submarket	Sept 2015	Sept 2014	% Change	YTD 2015	YTD 2014	% Change
Hamilton CMA	621,931	502,889	23.7	569,578	559,781	1.8
City of Hamilton	461,757	483,052	-4.4	497,560	492,642	1.0
Former Hamilton City	--	--	n/a	--	455,450	n/a
Stoney Creek City	--	--	n/a	515,520	467,528	10.3
Ancaster City	--	--	n/a	639,037	532,258	20.1
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	496,693	n/a	352,007	496,693	-29.1
Glanbrook	--	421,000	n/a	451,493	403,900	11.8
City of Burlington	--	--	n/a	1,499,230	1,445,311	3.7
Grimsby	--	--	n/a	440,289	450,575	-2.3
Brantford CMA	470,696	337,258	39.6	443,389	418,959	5.8
Brant County	550,000	--	n/a	531,905	536,339	-0.8
Brantford City	384,182	349,688	9.9	401,860	348,781	15.2

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton September 2015										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	742	3.2	1,108	1,349	1,555	71.3	386,451	10.4	395,530
	February	922	1.1	1,071	1,306	1,506	71.1	398,239	6.1	392,760
	March	1,215	8.4	1,133	1,731	1,523	74.4	410,553	5.8	403,992
	April	1,427	-2.0	1,149	2,089	1,641	70.0	414,736	9.3	399,262
	May	1,605	4.2	1,230	2,309	1,730	71.1	406,007	-2.6	394,000
	June	1,525	16.1	1,230	2,077	1,698	72.4	409,195	4.8	401,202
	July	1,496	20.9	1,266	1,808	1,655	76.5	412,694	7.7	410,200
	August	1,164	1.1	1,224	1,447	1,628	75.2	397,938	5.8	404,566
	September	1,227	6.3	1,234	1,881	1,614	76.5	411,699	5.4	412,158
	October	1,208	4.4	1,210	1,669	1,682	71.9	420,565	9.4	421,127
	November	1,051	2.8	1,281	1,155	1,620	79.1	398,590	8.0	404,823
	December	742	7.7	1,189	604	1,575	75.5	387,922	4.6	414,972
2015	January	685	-7.7	1,104	1,328	1,565	70.5	417,700	8.1	427,753
	February	1,041	12.9	1,205	1,339	1,603	75.2	437,386	9.8	430,737
	March	1,342	10.5	1,221	2,009	1,709	71.4	443,706	8.1	433,079
	April	1,642	15.1	1,308	2,225	1,735	75.4	448,007	8.0	431,450
	May	1,752	9.2	1,372	2,433	1,799	76.3	447,019	10.1	434,382
	June	1,985	30.2	1,482	2,340	1,779	83.3	449,945	10.0	439,550
	July	1,564	4.5	1,344	1,835	1,758	76.5	434,730	5.3	434,554
	August	1,251	7.5	1,326	1,687	1,846	71.8	464,101	16.6	471,581
	September	1,319	7.5	1,327	1,949	1,696	78.2	449,233	9.1	448,340
	October									
	November									
	December									
	Q3 2014	3,887	9.7		5,136			407,961	6.4	
	Q3 2015	4,134	6.4		5,471			448,245	9.9	
	YTD 2014	11,323	6.8		15,997			406,781	5.4	
	YTD 2015	12,581	11.1		17,145			445,266	9.5	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford September 2015										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	97	-17.8	145	193	221	65.6	245,837	-10.4	245,837
	February	110	-30.4	125	166	206	60.7	254,870	5.3	254,870
	March	161	-6.9	151	249	235	64.3	275,975	7.1	275,975
	April	168	-21.1	156	297	245	63.7	277,189	2.4	277,189
	May	218	-7.6	178	323	254	70.1	276,995	5.3	276,995
	June	244	-0.4	196	278	246	79.7	254,012	-3.0	254,012
	July	247	35.0	217	318	264	82.2	286,415	14.3	286,415
	August	193	12.2	192	261	275	69.8	264,296	-4.5	264,296
	September	190	9.8	179	270	233	76.8	262,552	1.3	262,552
	October	178	3.5	178	237	240	74.2	299,147	9.7	299,147
	November	162	6.6	188	182	239	78.7	267,339	-1.8	267,339
	December	107	8.1	170	90	206	82.5	265,594	-9.2	265,594
2015	January	113	16.5	177	186	222	79.7	263,357	7.1	263,357
	February	151	37.3	170	191	248	68.5	285,191	11.9	285,191
	March	200	24.2	185	342	305	60.7	266,681	-3.4	266,681
	April	272	61.9	244	304	245	99.6	301,925	8.9	301,925
	May	232	6.4	195	294	235	83.0	303,422	9.5	303,422
	June	249	2.0	194	308	245	79.2	312,515	23.0	312,515
	July	244	-1.2	206	306	261	78.9	295,585	3.2	295,585
	August	225	16.6	218	274	270	80.7	299,185	13.2	299,185
	September	186	-2.1	181	271	243	74.5	280,629	6.9	280,629
	October									
	November									
	December									
	Q3 2014	630	19.3		849			272,442	4.0	
	Q3 2015	655	4.0		851			292,575	7.4	
	YTD 2014	1,628	-2.6		2,355			268,357	2.5	
	YTD 2015	1,872	15.0		2,476			292,804	9.1	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
September 2015

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	109.6	123.3	374.7	6.1	63.1	904
	February	595	3.14	5.24	110.0	124.6	378.9	6.0	63.6	896
	March	581	3.14	4.99	110.1	125.1	381.5	5.8	63.9	910
	April	570	3.14	4.79	110.3	125.9	382.9	6.1	64.3	920
	May	570	3.14	4.79	110.6	126.5	381.3	6.3	64.1	935
	June	570	3.14	4.79	111.3	126.9	381.8	6.5	64.3	942
	July	570	3.14	4.79	111.5	126.5	383.8	6.4	64.4	950
	August	570	3.14	4.79	111.8	126.5	385.8	6.1	64.6	949
	September	570	3.14	4.79	112.0	126.7	386.0	5.9	64.3	948
	October	570	3.14	4.79	112.4	126.8	385.2	5.4	63.9	930
	November	570	3.14	4.79	112.9	126.3	383.8	5.3	63.5	919
	December	570	3.14	4.79	113.4	125.4	380.4	5.4	63.0	911
2015	January	570	3.14	4.79	113.5	125.3	379	5.7	62.9	914
	February	567	2.89	4.74	113.4	126.2	377.1	5.6	62.5	917
	March	567	2.89	4.74	113.6	127.1	377.7	5.6	62.5	919
	April	561	2.89	4.64	113.6	126.9	379.8	5.2	62.6	923
	May	561	2.89	4.64	114.0	127.7	384.7	5.1	63.2	928
	June	561	2.89	4.64	114.4	128.2	387.4	5.2	63.7	928
	July	561	2.89	4.64	115.1	128.4	392.1	5.3	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.9	5.2	64.4	945
	September	561	2.89	4.64		127.8	392.1	5.3	64.3	956
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
September 2015

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	117.5	123.3	67.7	5.8	65.0	829
	February	595	3.14	5.24	117.9	124.6	67.2	7.1	65.3	835
	March	581	3.14	4.99	117.9	125.1	68.0	7.5	66.3	830
	April	570	3.14	4.79	118.4	125.9	68.6	7.3	66.8	831
	May	570	3.14	4.79	118.4	126.5	69.3	7.1	67.3	836
	June	570	3.14	4.79	118.8	126.9	69.0	6.5	66.5	851
	July	570	3.14	4.79	118.7	126.5	68.8	6.3	66.1	856
	August	570	3.14	4.79	119.1	126.5	68.2	6.2	65.4	872
	September	570	3.14	4.79	119.3	126.7	67.7	6.9	65.5	888
	October	570	3.14	4.79	119.4	126.8	67.8	6.9	65.4	898
	November	570	3.14	4.79	119.6	126.3	68.7	6.5	66.0	887
	December	570	3.14	4.79	119.8	125.4	69.6	6.2	66.7	876
2015	January	570	3.14	4.79	119.7	125.3	71	6.0	67.5	858
	February	567	2.89	4.74	120.1	126.2	72.7	5.5	69.0	856
	March	567	2.89	4.74	120.3	127.1	74.1	5.4	70.2	854
	April	561	2.89	4.64	120.6	126.9	73.3	5.2	69.3	861
	May	561	2.89	4.64	121.0	127.7	70.5	5.7	67.0	863
	June	561	2.89	4.64	121.5	128.2	68.1	6.1	65.0	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64		127.8	67.7	6.4	64.6	867
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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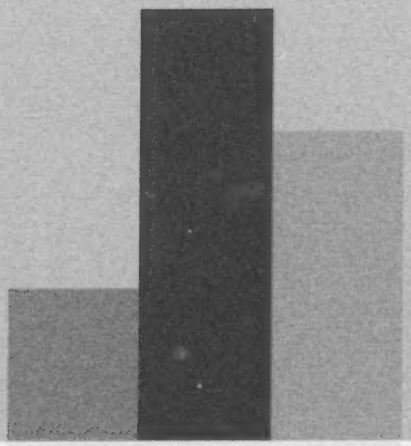

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